

**Information to identify the case:**

Debtor 1	<u>Diane R. Metz</u>	Social Security number or ITIN	<b>xxx-xx-9231</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-10573-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Diane R. Metz

9/1/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Diane R. Metz  
DebtorCase No. 15-10573-TPA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: dpas  
Form ID: 3180WPage 1 of 2  
Total Noticed: 19

Date Rcvd: Sep 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2020.

db +Diane R. Metz, 1436 Cranbrook Drive, Hermitage, PA 16148-2049  
 cr +SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412  
 14050651 +Citifinancial Inc., PO Box 6243, Sioux Falls, SD 57117-6243  
 14421456 +Deutsche Bank National Trust Company, a, Serviced by Select Portfolio Servicing,,  
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
 14117589 +Deutsche Bank National Trust Company, f/k/a Banker, Chase Records Center,  
 Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 14050653 +Hermitage City and School District, 800 North Hermitage Road, Hermitage, PA 16148-3220  
 14082676 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
 14050660 +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 02 2020 12:09:44 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14050649 +EDI: HFC.COM Sep 02 2020 13:03:00 Beneficial Consumer Discount Co.,  
 d/b/a Beneficial Mortgage Co of PA, 11671 Penn Hills Drive, Pittsburgh, PA 15235-3329  
 14050650 EDI: CAPITALONE.COM Sep 02 2020 13:03:00 Cap One, PO Box 85520, Richmond, VA 23285  
 14050652 +E-mail/Text: bankruptcynotice@fcbanking.com Sep 02 2020 12:09:11 First Commonwealth Bank,  
 601 Philadelphia St, Indiana, PA 15701-3952  
 14050654 +EDI: HFC.COM Sep 02 2020 13:03:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
 14050655 EDI: IRS.COM Sep 02 2020 13:03:00 Internal Revenue Service, Insolvency Unit, PO Box 628,  
 Pittsburgh, PA 15230  
 14050656 EDI: JPMORGANCHASE Sep 02 2020 13:03:00 JP Morgan Chase Bank,  
 ATTN Payment Bankruptcy Prcsng, 3415 Vision Drive, Columbus, OH 43219  
 14050657 +EDI: TSYS2.COM Sep 02 2020 13:03:00 Juniper Bank, PO Box 13337,  
 Philadelphia, PA 19101-3337  
 14050659 EDI: PRA.COM Sep 02 2020 13:03:00 Portfolio Recovery Assoc. LLC, PO Box 12914,  
 Norfolk, VA 23541  
 14054778 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 02 2020 12:09:44  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg PA 17128-0946  
 14050658 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 02 2020 12:09:44  
 Pennsylvania Department of Revenue, Department 280946, PO Box 280946,  
 Harrisburg, PA 17128-0496

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Commonwealth of Pennsylvania, Department of Revenue  
 cr Deutsche Bank National Trust Company, Et Al...  
 cr Deutsche Bank National Trust Company, as Trustee f  
 smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 14050662\* +Beneficial Consumer Discount Co., d/b/a Beneficial Mortgage Co of PA,  
 11671 Penn Hills Drive, Pittsburgh, PA 15235-3329  
 14050663\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, PO Box 85520, Richmond, VA 23285)  
 14050664\* +Citifinancial Inc., PO Box 6243, Sioux Falls, SD 57117-6243  
 14050665\* +First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952  
 14050667\* +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
 14050666\* +Hermitage City and School District, 800 North Hermitage Road, Hermitage, PA 16148-3220  
 14050668\* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230  
 14050669\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
 MONROE LA 71203-4774  
 (address filed with court: JP Morgan Chase Bank, ATTN Payment Bankruptcy Prcsng,  
 3415 Vision Drive, Columbus, OH 43219)  
 14050670\* +Juniper Bank, PO Box 13337, Philadelphia, PA 19101-3337  
 14050672\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Assoc. LLC, PO Box 12914, Norfolk, VA 23541)  
 14050671\* Pennsylvania Department of Revenue, Department 280946, PO Box 280946,  
 Harrisburg, PA 17128-0496  
 14050673\* +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860

TOTALS: 3, \* 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: dpas  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 19

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 03, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Deutsche Bank National Trust Company, Et Al...  
andygornall@latouflawfirm.com  
Christos A. Katsaounis on behalf of Creditor Commonwealth of Pennsylvania, Department of  
Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
the UCFC Loan Trust 1998-D bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, Et Al...  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Rebeka Seelinger on behalf of Plaintiff Diane R. Metz rebeka@seelingerlaw.com  
Rebeka Seelinger on behalf of Creditor Commonwealth of Pennsylvania, Department of Revenue  
rebeka@seelingerlaw.com  
Rebeka Seelinger on behalf of Debtor Diane R. Metz rebeka@seelingerlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9